

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-12353-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia Karros
47 Selkirk Avenue
Toms River, NJ 08757

Social Security No.:
xxx-xx-9089

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 1/15/25 at 09:00 AM

to consider and act upon the following:

43 – Creditor's Certification of Default (related document:39 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of PNC BANK, NATIONAL ASSOCIATION. Objection deadline is 12/23/2024. (Attachments: # 1 Exhibit A – Order Curing Post–Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

Dated: 12/20/24

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Virginia Karros
Debtor

Case No. 24-12353-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 20, 2024

User: admin
Form ID: ntchrgbk

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Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db	+ Virginia Karros, 47 Selkirk Avenue, Toms River, NJ 08757-6249

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marc C Capone	on behalf of Debtor Virginia Karros ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Form ID: ntchrgbk

Total Noticed: 1

William Joseph Oxley

on behalf of Creditor Berkeley Township woxley@dastilaw.com

TOTAL: 6